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Challenge

**A Salute
to the
Nation's
Elderly**



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HUD Challenge

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Statements made by authors do not necessarily reflect the views of the Department.

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PAGE 14: An innovative Section 236 development for the elderly, sponsored by the Philadelphia Geriatric Center, offers a model for urban centers incorporating centrally-located housing that could be converted to elderly use.

PAGE 18: The patterns and problems of the aged are similar throughout the industrialized nations of the world, including Western Europe, where appropriate housing forms the nucleus of programs addressing the social, economic, education, communication and medical needs of older people.

PAGE 22: With the institution of block grant funding for local community improvement projects, more and more communities are considering ways to revitalize older neighborhoods. HUD's new *Catalog of Local Neighborhood Preservation Programs* should prove to be a valuable tool for local officials involved in or considering this approach to community stabilization.

NEXT MONTH:

A look at HUD's role in international affairs.

COVER: Delight radiates from one in her golden years.
 Photo by Joe Barcia

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looking ahead

Elderly Satisfied With Housing

At the end of 8 years, the elderly tenants of Victoria Plaza in San Antonio, Texas, report themselves satisfied with their housing and living conditions. A study by Dr. Frances M. Carp, reported in *The Gerontologist* for February 1975, found that 90 percent of the tenants of Victoria Plaza—among the first of the housing projects specially designed for occupancy by the elderly—rate the housing "good" or "very good," with no tenants rating it worse than "fair." None of the comparison group of non-tenants evaluated their housing elsewhere in the community at any of these favorable levels. On the contrary, about a fifth of the non-tenant group rated their housing unfavorably. Dr. Carp's study is the first to report opinions of elderly persons who have lived for a considerable period of time in the specially designed environment of public housing for the elderly.

Advice for Mortgage Bankers

The Mortgage Bankers Association of America heard HUD Assistant Secretary H.R. Crawford outline ways in which mortgagees can prevent unnecessary foreclosure. Speaking at the Association's national mortgage servicing clinic, Mr. Crawford said bankers could "work-out" a mortgagor's problems and keep his accounts on their books by (1) opening lines of communication between banker and mortgagor; (2) giving the mortgagor a little more time when he needs it; (3) calling on the local HUD servicer for aid; ("He just might be able to help turn the corner for the mortgagor and you.") and, (4) referring the case for counseling available in the community.

Section 202 Program Activated

The Housing and Community Development Act of 1974 reactivates the (Section 202) program of direct loans for rental housing for the elderly and handicapped. The loans fund the construction stage of projects sponsored by nonprofit organizations assisted under the Section 8 housing assistance payments program.

Lead-Based Paint

The Nation's research and development firms, engineers, building materials manufacturers and others are invited by HUD to come up with new ideas and products for abating the poisoning hazards of lead-based paint. The HUD Office of Policy Development and Research has issued a request for proposals on the abatement problem, which is expected to generate between 10 and 20 research con-

tracts that could total as much as \$1.5 million in research funding, depending on the number and quality of the proposals received. Proposals may range from totally innovative approaches, still in the conceptual stage, to developed materials and systems requiring only minimum modification. HUD's objective is the development of technology to eliminate that part of the lead poisoning hazard that relates directly to housing, specifically the accessibility to small children of lead paint on the interior and exterior walls of dwelling units.

Mobile Grocery

In Denver, Colorado, a 45-passenger bus has been remodelled and converted for use as a mobile grocery store for older people. Stocked with groceries priced slightly above wholesale levels, the mobile store makes ten stops a week in low income neighborhoods and housing projects. A police escort protects elderly customers against possible attack by vandals. The mobile grocery project is financed by a grant from the Colorado Division of Services for the Aging.

City Planning

Sherwood Stockwell, architect and planner who was formerly San Francisco's Planning Commissioner, writes in *Nation's Cities* that he expects city planning "will be replaced in the not too distant future: replaced at one end of the scale by regional planners who establish controls and priorities related to regional concerns of broad magnitude, such as air quality and mass transit; replaced at the other end of the scale by neighborhood advocacy planners who are in touch with neighborhood problems and the genuine well being of people who live and work in the neighborhood. Effective neighborhood planners will establish close communication with their constituencies so that when they approach City Hall, it will be with proposals that reflect what the community needs and wants, rather than in reaction to something that the community rejects."

Moderate Pricing Will Sell Housing

Edward C. Birkner, director of the Marketing Information Network, reports in *Professional Builder Magazine* that on a swing around the country he noted that all types of housing sell fastest when they are priced under or close to \$35,000 in the major metropolitan markets and under \$25,000 in smaller and exurban markets. He also noted that the detached one-family house is the fastest selling of all at these price levels.



CARLA ANDERSON HILLS

Secretary of Housing and Urban Development

Carla Anderson Hills was sworn in as Secretary of Housing and Urban Development by President Gerald Ford on March 10, 1975. She had been nominated for the post by the President on February 13, 1975, and confirmed by the Senate on March 5, 1975.

As Secretary of HUD, Mrs. Hills becomes the third woman to hold cabinet rank in the Nation's history.

Prior to becoming HUD Secretary, Mrs. Hills for 11 months headed the Department of Justice Civil Division as the first woman to serve as Assistant Attorney General in 40 years.

Born January 3, 1934, in Los Angeles, she received her B.A. degree from Stanford University, after studying at Oxford University. She earned her LL.B. degree from Yale University Law School in 1958.

Mrs. Hills was admitted to the California State Bar in 1959, serving as an Assistant United States Attorney in Los Angeles from 1959 to 1961. From 1962 to 1974, she was a partner in the law firm of Munger, Tolles, Hills, and Rickershauser of Los Angeles. During the 1972 Spring term, she also served as an adjunct professor at the University of California at Los Angeles.

An authority on Federal practice and anti-trust, Mrs. Hills is co-author of *Federal Civil Practice* and editor and co-author of *Antitrust Advisor*. She is a former president of the Women's Lawyer Association.

She and her husband, Roderick M. Hills, and their four children—Laura, Ricky, Megan, and Alison—live in Washington, D.C.



Services Volunteered

By Helen Holt

A very important part of the 1975 Housing and Community Development Act is that Section which calls for cooperation between HEW and HUD in the planning and provision of services to elderly residents and provides for community spaces in HUD-assisted elderly housing. This is something we have been advocating for a long time—both in care facilities insured under Section 232 and in housing projects for the elderly. We have long recognized that patients and/or residents must have recreational, as well as physical therapy. Moreover, it has always been our belief that facilities for the elderly should be located so that they are as convenient as possible to transportation, shopping and recreation, and that the project itself could be a center for neighborhood and/or community activities.

In a somewhat different vein, I have often suggested that bringing non-patients into nursing homes and homes for the elderly in various capacities is really the best public relations that any facility could have.

In addition to the public relations aspect, visitors from the community giving their talents and services on a volunteer basis would seem to offer one of the most effective "inspecting" systems we could devise.

In my opinion the best advertisement for good (and there are many) nursing and retirement homes is word-of-mouth, and the best way to keep all staff members on their toes is to have a large number of visitors coming into the home. Volunteers can do just that and more!

Rapport with Elderly Urged

In presentations during the past several years to various groups, I have suggested that they develop a program of person-to-person contact with patients or residents of homes for the elderly. It is not too difficult, even for a busy person, to take upon himself the responsibility for relating to just one elderly person; to visit him or her; telephone; send cards.

In fact, many church groups, local women's clubs, groups of students, as well as individuals, have taken on such projects. The Future Homemakers of America, for example, have started an "adopted grandparents" program. In some cases two or more youngsters together adopt a grandparent. This idea may be used by others who feel they would like to share an elderly person's

friendship or by those who prefer group visits to elderly "adoptees."

Some of HUD field office employees have taken it upon themselves to visit patients and/or residents in HUD projects. One Area Counsel said she had occasion to visit a nursing home several times while working out the problems preceding final endorsement of the mortgage insurance. During the course of these visits she looked in to say hello to some of the patients and found herself developing friendships which she has since continued. "At first I was just trying to cheer up one or two patients," she said, "but one friend was so interesting that I wanted to keep in touch with her after she moved back home."

Volunteers have many talents to share with others. Some lead group singing; give knitting or crocheting instructions; or read to those whose eyes are failing. One person I know gives his time to teach public speaking courses and lead discussion groups of elderly persons.

In recognizing the necessity to relate to the whole person, ministering to the spiritual needs should also be stressed. For example, a group of men are working on a plan of volunteers for Christian Fellowship with older people on a person-to-person basis through the mayors of a number of cities.

And from a volunteer teacher who describes herself as an Eastern homemaker: "The Bible study has been going on just a few months, but there are from 16 to 25 persons, most of them in wheelchairs, waiting on the porch for me each Thursday. The staff keeps telling me how much it means to these people, and the class members express their thanks each week. Many are not capable of discussion, but just being in a group, being read to, learning, remembering, and being recognized as worthwhile human beings make them become alive again. It has been the most gratifying experience of my life."



Mrs. Holt is the Assistant to the HUD Secretary, Programs for the Elderly and Handicapped.

Filling the need...

Following is a glimpse of a cross-section of successfully operated services, housing and nursing facilities for the aging that are HUD-assisted or FHA-insured.

Westmoreland Union Manor: 'Where It's Possible to Learn to Laugh Again'

"Participation, something pleasurable and constructive to look forward to day by day, that is the key to our success here."

Speaking is Jim Overgaard, administrator of Westmoreland Union Manor, known simply as "the Manor" to its residents and neighbors, in Portland, Oregon.

"The activities are originated by the residents, planned and imple-

personal responsibility for the lifestyle in its entirety—not merely the square feet of space allotted to each apartment but the entire six floors and grounds and the philosophy of living developed there.

"Sometimes their concern," said Overgaard, "can almost be embarrassing, as when a visitor is chided for not properly using a wastebasket or for parking a little too long in the loading zone. We have here a devotedly motivated group of individuals who have learned to live again for the future and, as a consequence, they again have a future to live for."

Well Rounded Living

A tour of the Manor, a few conversations with the residents, and it is



ABOVE—Dining room in the Manor, overlooking Crystal Springs Creek

OPPOSITE—East side of the Manor, overlooking Crystal Springs Creek and Oregon City Highway

obvious that skills, never used or never before recognized, are being developed; hobbies, once given up because of the pressures of daily living, are being revived and put to use.

Sixty-four different activities per month were counted at the last report, ranging from oil painting and "Tri-Chem" embroidery to lawn bowling, golf, pool and gardening.

Overgaard, Administrator since 1968, onetime newspaper man in Plentywood, Montana, is accepted by the more than 300 residents as adviser, confidant and friend, despite his relative youth (he is in his late thirties). He is involved, but not as the stereotyped "activities chairman." He feels his job is not to "do for" but to encourage the "doing by"

Westmoreland Manor's residents.

Overgaard's feelings can be expressed this way: "The resident's own committees should provide the scope and direction of activities, such as planned recreation and social events, as well as hobbies, arts and crafts and public and private entertainment and meetings."

He knows the first name and history of every person who lives at the Manor. He believes that the variety of talent and years of experience represented by the people who live there add up to their capability to create and direct whatever activities are felt needed or wanted.

He is involved. But, only to support and encourage and to praise individuals and groups for their efforts. He speaks often of the necessity of older people remaining active, mentally and physically, and continuing to be responsible people and of sharing responsibility with each other for the quality of life in their home.

Part of Neighborhood

Accepted, apparently without reservation by the neighborhood, the Manor's many hobby and craft groups often interact with their neighbors, taking part in charitable endeavors and church and community affairs. The Sewing Club makes children's clothes for a nearby church-sponsored activity known as the Sellwood (for the community) Clothes Closet. The clothing goes to needy children. The *Sellwood-Moreland Bee*, the community newspaper, has a volunteer resident correspondent. The paper is sold in the Manor store. The Manor Men's Club sponsors a neighborhood Little League team and businessmen of the area cooperate with Manor activities, contributing door prizes and other encouragement to the many activities.

For all residents during inclement weather, or for those who are physically unable or who prefer not to leave the grounds, a variety of services are available within the Manor. Cafeteria food service begins at 9:30 a.m. and continues without a break until 6:00 p.m. Breakfast is served all



mented according to their needs and wishes and participated in on a completely voluntary basis. Newcomers are encouraged to take part, but the encouragement is by example, not by push."

To its residents, the Manor is in every respect their home. Each takes

day for those who wish it. The first floor of the residence also has a beauty shop with full-time operator, a large laundry room and a store selling groceries, drugs and sundries. Also on the first floor is a spacious lobby with attractive furnishings, including a grandfather's clock donated by the Knitter's Club, business offices, a hobby room, pool room with seating for spectators and meeting rooms. A resident nurse is on call.

Plants are everywhere, on display by proud members of the Garden Club or as part of the decor. Paintings done by the oil painting class decorate the first floor halls, with many of them demonstrating unmistakable talent, perhaps all the more praiseworthy for having been developed so late in life. Products of the other arts and crafts and hobby clubs and classes are on display in the hobby room and in a first floor display case which is stocked with items for sale. A newspaper, the *Manor News and Views*, is written and distributed within the Manor, covering items regarding individuals and activities ranging from (as in a recent issue) the progress of "Hilda's geraniums" to activities of the Oregon Fish Commission tagging and measuring salmon in the stream flowing past the Manor and the fact that, "the ladies making bandages for the victims of leprosy need more white sheets and pillow slips."

Life at the Manor cannot be perfect, but it most certainly appears to an observer to meet many more than the basic needs of those who live there. As one resident put it: "Here it is possible to learn to laugh again."

"Happy Box"

Another incident seems to typify the renewed life style seen in the halls, the meeting rooms and apartments of Westmoreland Union Manor. It occurred at a meeting of the Civic Club, the umbrella organization embracing all residents and all of the activities. In one of its twice monthly meetings an elderly resident, who had had personal knowledge of the horrors of Hitler's Europe, but who since has built a new life, made a suggestion to

the group. She suggested purchasing an attractive lock-box with a coin slot in the top. The box was to be put in a convenient corner of the lobby and be used by those who, "had had a particularly happy day or a particularly nice experience." They would drop a quarter through the slot and, when the box is full, the contents would go to charity.

The proposal was adopted unanimously and the "happy box," as it undoubtedly will be called, soon will be a fixture in the Manor.

—Merrill Ash

Public Affairs Officer
HUD's Seattle Regional Office

Westmoreland Union Manor, sponsored by the Union Labor Retirement Association, is located on seven acres in the Westmoreland area of Portland, Oregon, at 6404 S.E. 23rd Avenue. Residents must be 62 years or older from any walk of life, retired or semi-retired. They must be physically and mentally capable of taking care of themselves.

Apartments rent for \$140 a month for a one-bedroom unit or \$105 a month for the studio size unit. The structure is S-shaped, paralleling Crystal Springs Creek. Six stories in height, it is designed with no steps to climb, no thresholds on inside doors, and with 24-hour, automatic elevators. It is located next to a Portland City Park, across a boulevard with a pedestrian overpass to Eastmoreland public golf course and the American Rhododendron Society test gardens.

Westmoreland Union Manor was built with a low-interest Federal loan under the Section 202 program. The original mortgage was for \$3,282,000, with the first payment made on September 1, 1968. Of the 300 units, 50 are subsidized with a Rent Supplement and 50 are Section 23 leased housing through the Housing Authority of Portland. At last report, the waiting period was 3½ years.

Office of the Assistant to the Secretary for the Elderly and Handicapped

The Office of the Assistant to the Secretary for Elderly and Handicapped is the focal point within HUD for all matters pertaining to housing and related facilities and services for the elderly and the handicapped, and advises the Secretary on such matters.

Following her appointment to head this office, Mrs. Helen Holt met with key executives throughout the Department to determine the depth and scope of activities necessary for her office to properly represent the interests of the elderly and handicapped served by HUD.

Two intradepartmental task forces and consultation with representatives of outside interest groups were also utilized in this effort, which resulted in newly determined responsibilities and specific procedures for implementing them.

Responsibilities of the office include reviewing the adequacy of pertinent HUD policies and procedures and participating in their development or revision; participating in planning for inspection and evaluation of HUD-assisted housing for the elderly; coordinating activities within HUD affecting the elderly or handicapped; and representing HUD in contacts with other Federal, State, and municipal or private organizations on matters affecting the elderly.

A Study in Successful Satellite Housing

The spirit of San Francisco's Western Park Apartments catches the visitor off guard—it is lively and joyous, unlike many housing projects for the elderly. Management says this is so because of careful tenant selection; tenants point to the well-liked manager and their good neighbors. What-

ever the reason, Western Park does stand apart from other housing projects, and its successes can be duplicated in other projects across the country.

The project is located on the last parcel to be developed in the city's Western Addition urban renewal area. The Section 236 complex has 183 units of housing for people over 62 years of age who have incomes of less than \$5,400 a year for one person or \$6,480 for two people. Rentals include all utilities, wall-to-wall carpeting and drapes. Studio apartments rent for \$86 per month; one-bedroom units for \$108; and two-bedroom apartments \$132. Parking spaces are provided on the grounds. Forty percent of the tenants receive rent supplements to make up the difference between 25 percent of their income and the established rent. In addition, 40 out of 191 tenants receive public assistance to help meet their expenses.

The first occupants began moving in August 1971, about one year after construction began. The selection process gave preference to tenants displaced by government action and was designed to bring about representative minority occupancy.

Western Park consists of a high rise building with 145 apartments and 36 townhouse units. The promenade deck and the laundry room look out over the private gardens of the "cottages" and provide a superb view of San Francisco's skyline and Bay. A supermarket is in the same block and buses stop on the corner. Western Park is surrounded by garden apartments, luxury high rises, townhouses, and low-income family housing.

Resident's Morale High

While it is physically an attractive place to live, it is also spiritually a happy place to be. The residents laugh a lot with each other and with the popular manager, Benjamin Brockie, and enjoy memories of past parties and social events. Everyone seems to be anticipating the upcoming events planned by the resident council.

The resident council of 35 tenants

plans all activities and provides two-way communication between Mr. Brockie and the tenants. He attends all council meetings, makes himself generally visible, is acquainted with the families of tenants, and goes to a tenant's apartment to discuss any



problems privately. He believes that "an important basis for the credibility and rapport between management and tenants is that both try to keep no secrets and, therefore, they never surprise each other with an issue or a problem."

Security

Western Park Apartments carefully meets the elderly's greatest concern—security. The doors are always locked; the police keep careful watch over the project because Mr. Brockie, through regular luncheons with the precinct captain, reminds them of the special needs of the elderly. Every six months they saturate the area with undercover agents. As a result, last year there were only four purse snatchings compared to eight in October 1971 just after the project opened.

This kind of attention to detail and personal contacts dramatizes the motto of the project's nonprofit sponsor, Northern California Presbyterian Homes, Inc. (NCPH)—"Serve the elderly." But the concern is not paternalistic. Residents are encouraged to participate in planning activities and to use their abilities to improve the atmosphere of Western Park Apartments.

This cooperation is possible because the tenants have been carefully screened. During the initial rent-up stage, a large integrated staff took applications and visited potential tenants in their homes. Residents had to be able to take care of themselves

and be interested in maintaining social contacts. Signs of alcohol abuse or violent attitudes served to eliminate a candidate.

The 191 current tenants include nine couples among the 155 women and the 37 men. The average age of the 192 tenants is 74 years. About 99 percent are from the San Francisco Bay Area. Minorities represent 25 percent of the tenants or

Western Park is attractively designed and centrally located for the convenience of residents.



44 persons, about the same mix as in the total population in the area.

The cost of this special screening was included as part of the management fee in the HUD contract and has paid off in a low turn-over rate and no loss of rent in almost 4 years. Only 12 units a year are vacated and the current waiting list will take 16 years to turn over.

Western Park is considered a satellite of the Sequoias-San Francisco only three blocks away. The satellite concept, pioneered and directed by Fred Irving, Vice-President of NCPH, provides services to Western Park tenants that they could not otherwise afford. For example, for \$35 a week tenants have a hot meal five days a week. Meals are prepared at the Sequoias-San Francisco and delivered by truck to the Western Park Apartments dining room.

Lounges, hobby rooms and a laundry room are featured in the development. Each apartment is equipped with emergency call devices and a registered nurse is on duty one day a week.

Inspired by the success of Western Park Apartments, Northern California Presbyterian Homes is preparing to sponsor another such project in San Francisco. With careful planning of physical facilities to make the best use of the satellite concept, concern for tenant selection, management skills and experience, and attention to service and security, the sponsors feel they can duplicate the atmosphere, spirit and financial success of Western Park Apartments. Perhaps they will encourage others to try to serve the elderly the same way.

—Tacy Cook

*Public Information Specialist
HUD San Francisco Regional Office*

A Special Kind of Villa

S.E.M. Villa, which served as a university building for a Catholic Seminary for more than 40 years, sits in the middle of 55 acres of fine southern Ohio countryside just outside Cincinnati, providing a dramatic view of the great East Fork of the Little Miami River.

Thanks to the efforts of leaders of 26 churches in the Cincinnati area, who appealed several years ago to HUD's Cincinnati Insuring Office for help, S.E.M. Villa is today a home for the elderly which goes beyond apartment living.

Named after the Southern Ecumenical Ministry, the villa offers its tenants nutritional, social welfare, and health management services. The management plays a role in determining how well tenants eat, how they occupy their time, and how they feel.

Several Dining Areas

Residents can take meals in a large, cafeteria-style dining room, can elect



to be served a continental breakfast elsewhere in the complex, or can go to a dining room that provides table service. Older people, it has been found, enjoy meals served in various settings and use mealtime for companionship with friends.

Other Programs

Social programs and activities abound within the complex. Residents occupy themselves with woodworking, arts and crafts, and other activities. There is a barber shop and a beauty parlor and there are motion picture attractions.

Although the 170 residents of S.E.M. Villa are ambulatory, the watchwords are health management. At mealtime everyone is accounted for and given a "visual examination." Trained medical personnel are always on duty. Residents may use the medical clinic or the services of a pharmacist without leaving the building. Ready access to health care has inspired more wholesome attitudes on the part of the tenants about themselves.

The best thing about S.E.M. Villa is that its residents don't know they

live in a facility called "congregate housing for the elderly." They call it home. And home is a warm word—a snug harbor in a cold world.

A sponsor may develop a project like S.E.M. villa by utilizing FHA's mortgage insurance programs and the new Section 8 Housing Assistance Payments Program. Information about these programs may be obtained from HUD's Area and Insuring Offices.

—George P. Leondedis
Public Affairs Officer

HUD's Chicago Regional Office

'Going Home' and Meaning It

Going to a nursing home is not precisely what the elderly who are in need of special care think of as "going home" to comfort and joy. Mainly, the elderly fear nursing homes as the "last stop." However, there are nursing homes that, because of their understanding of how to serve the ailing elderly, can mean the difference between custodial care and making days meaningful. This understanding entails appropriate facilities and good management as well as compassion for the individual.

One such HUD-insured establishment is in Rockford, Illinois. The Rockford operation, actually, consists of two establishments: Alma Nelson Manor and Park Strathmoor. Both are managed by Charles Debes, who built Alma Nelson in 1963 in memory of his Norwegian grandmother. From this first home, some lessons were learned in terms of physical design and treatment; and when Mr. Debes took on the development of Park Strathmoor, owned by a local doctor, he made changes that contributed to further improvement.

Physical features of these two facilities that merit attention include:

- The one-floor star-shaped design with designated wings to serve residents requiring skilled nursing care, separating them from those needing interim care. (A partial second floor accommodates the offices.)



Touches of nature prevail on the grounds of the Villa.

● A central nursing station for each of the five wings, with utility rooms, baths, medical supplies and equipment at the center of each wing.

● Fire-safety features such as concrete block walls and vinyl tile flooring, both color-coded for each wing; slanted ceilings in the residents' rooms, accommodating heat detectors and which, it is reported, the residents prefer over straight ceilings.



Residents "modeled" in fashion show at Park Strathmoor.

● Use of the lobby for activities that bring residents out where they can make contact with visitors other than their own. (Even the mentally disturbed may be a part of this mingling, and do not seem to annoy the others.)

● Last, but not the least important physical feature, is the activated charcoal filter system for reducing "nursing home odor"—the urine aura from incontinent patients—which is a prevalent characteristic in the corridors and rooms of many nursing homes. (This system, which cost approximately \$3,000 when installed, has an ongoing cost of about \$600 a year. The results, in terms of filtered air circulation, are undeniably beneficial.)

Services and Other Amenities

Social and rehabilitative services, which must be provided if the nursing home wishes to qualify for Medicaid and Medicare patients—as most of them do—are furnished in both these Rockford establishments by the Protestant Welfare League and the Salvation Army, under "Red Feather" funding, plus other professionals hired for physiotherapy and social work consultation. An auxiliary of more than 50 volunteers, many of them from families of patients, provides services for party gatherings, for trips and shopping, and for any other purposes to which they can turn a hand.

A beauty shop and a barber shop offer services 3 days a week. The service is welcomed by the residents here, as well as in other nursing homes. A shampoo or a hair-cut can lift the spirits, and the charges are less than on the outside.

Music is definitely a part of Alma Nelson Manor and Park Strathmoor. In the lobbies of each there is a grand piano, for accompaniment to group singing, and for visiting entertainers. Each of the resident rooms has a television set with individual headsets. These are leased by the management at no cost to the patients. "Visitors should not have to miss their favorite television shows," says Mr. Debes.

Activities for patients, which include crafts, bingo, bowling, exercises to limber up, and religious services, are scheduled as are films and "sing-alongs," which are popular. Pleasant lounges—the one in Park Strathmoor featuring paintings from The Cloisters art museum in New York—are thoroughly utilized to entertain visitors.

Charles Debes has tried to make these nursing homes in Rockford an intimate part of the community, attracting volunteers for extra services, and following up through informal contact the elderly patients who may come in for interim care that enables them to return home—though they may have to come back again later. His theory is that the fear

of moving into a nursing home can be lessened, and that life there can be made more pleasant.

—Marion Massen
Field Support

HUD Office of Housing Management

Elderly Find the Good Life in Mayslake Village

Mayslake Village, sponsored by the Franciscan Tertiary Province of the Sacred Heart, is located in Oak Brook, Illinois, a suburb of Chicago. It is a complex of apartments for elderly persons who may have retired from their jobs—but not from life. In addition to apartments designed for independent living—now totaling 481 units to accommodate almost 600 people—the complex includes an activity center and dining rooms.

Two HUD programs and a dedicated sponsor have helped to make all this possible. The first 110 units were constructed under the Section 202 direct loan program in 1964. Because of heavy demand, another 65 units were added in 1967 and 150 units in 1971, for a total of 325 units under Section 202. By 1972 an extensive waiting list had again developed and 108 units had been built under the Section 236 interest rate assistance program. All of these facilities have income limits for tenants and are modestly designed to help the low and moderate income elderly.

Rental on these efficiency and one-bedroom units is reasonable, ranging from \$95 to \$156. Surprisingly, and to the credit of good management, the older units just underwent their first rent increase since opening—a modest \$5.

To accommodate the demand by persons who wanted to live in such a setting, but whose incomes were slightly too high to qualify for the federally-assisted units, 48 rental townhouses were constructed with conventional financing. These include one, two and three-bedroom units,

with rentals ranging from \$235 to \$395 per month.

More than Housing

Contrary to some expressed concerns that Mayslake Village would develop into an elderly ghetto, Brother Don Garrigan, administrator of the Village,



Typical scene in Oak Brook Senior Center said, "We're not isolated and we're involved in community projects.

"Just providing housing for the elderly is not enough. You need to be active to be healthy. We try to satisfy housing, and social and spiritual needs."

Social activities are concentrated in the senior center. Serving the entire Oak Brook community, not just Mayslake Village, the center was funded under Title III of the Older Americans Act 6 years ago. Through the center residents get an opportunity to display their acting talents, take college courses at bargain rates and even learn lip reading. The center also offers activities such as drivers' education, drawing, painting, bridge, book reviews, physical fitness programs, recitals and various crafts, such as macramé.

Many of the residents babysit and others participate in the Elmhurst Memorial Hospital "Cuddles" program, making stuffed animals for pediatric patients.

In the "Buddies" program, the residents work with young handicapped and exceptional children,

flying kites, barbequing and engaging in other activities.

A Village-operated bus makes 5 runs a day to Oak Brook Center, stopping at the grocery store and bank, among other places. A bus also goes out to eight surrounding communities several times a week to bring elderly persons to the center and return them in the evening.

Brother Don says he's seen new residents who enter Mayslake in various stages of senility improve appreciably with time. Once among their peers, they find they are expected and encouraged to take part in social activities and that fact has sharpened them mentally.

"You can't just provide housing for the elderly," he said. "You have to establish programs and activities and, above all, give people complete independence in their living. No elderly people want to be institutionalized, under any circumstances, even those who need it.

"The current waiting list numbers over 1,000. This gives us an idea of what a tremendous need there is for such housing and how many people are waiting for that 'new lease on life.'"

*Sharon Mizell
HUD Multifamily Housing
Program Specialist
Housing Production and
Mortgage Credit*

Social Services in San Antonio

The residents of developments for the elderly in San Antonio, Texas, not only live in uniquely designed housing but may participate in a number of social services and activities provided through a unique organization—Senior Community Services, Inc. (SCS), a United Way agency chartered to provide social services to elderly persons in San Antonio and Bexar County. SCS, Inc., originated in 1960 as a program of the Community Welfare Council of San Antonio and Bexar County. Its inception dovetailed with the completion of

Victoria Plaza, the first low rent high rise development for the elderly in the country.

With the passing years and expansion of the San Antonio Housing Authority's program for housing the elderly, SCS also expanded and now operates senior centers in ten developments. SCS's community-wide services are not restricted to housing for the elderly, but include the newly developed senior supportive services linkage for information and referral; field placement for students in social work; nursing, and other disciplines; coordinated efforts with other local agencies and organizations serving the elderly; and, sponsorship of the local Foster Grandparent and Retired Senior Volunteer programs.

Agreement with Housing Authority

SCS also participates in a unique funding arrangement in HUD's Region VI (Dallas, Texas) through a purchase-of-service agreement with the San Antonio Housing Authority (SAHA). Currently, the Authority is providing \$117,500 of the SCS budget with the balance coming from United Way, foundation funds, Federal grants and private contributions.



Yoga class at senior center in San Antonio

The financial agreement with SAHA, effected in 1971, was planned with the assistance of the San Antonio HUD Area Office Housing Management staff, which recommended approval in recognition of the tremendous effort being put forth to provide housing for the elderly in San Antonio.

Basically, the agreement provides that SAHA will provide approxi-

mately one-third of the annual budget of SCS in return for the staffing and delivery of services exclusively for the elderly in each development in the SAHA program. SAHA also provides space for SCS staff and activities in each development. As new developments have been completed, SCS, under the able and experienced leadership of Miss Dorothy F. O'Neill and her equally capable professional staff, has instituted operating programs in each of them. In addition, the agency works to establish liaison with the older developments in which both elderly and nonelderly reside, and makes the services available to the elderly residents there.

Services provided include transportation for weekly grocery shopping, cultural events, recreational activities such as bingo, square dancing, movies, pool, and yoga instruction; educational pursuits such as Adult Basic Education, Institute of Lifetime Learning; arts and crafts techniques; weekly health services, including blood pressure checks, glaucoma testing, and podiatric services; potluck dinners and referral to local nutrition centers; financial assistance counseling through Social Security, the State Department of Public Welfare, and the Senior Employment Service; and special activities of a seasonal nature including excursions to Mexico, the Gulf Coast and the Houston space complex.

One of the unique services involving both residents of SAHA complexes and the community is the fellowship and fun found in the Senior Songsters of San Antonio. Led by the ebullient Mrs. Alice O'Neill, the group provides regular entertainment to oldsters throughout the area and annually charms the community with a theme-based musical variety show written and produced by the 60 members, who range in age from 55 to 92.

The combination of art, talent, skills, facilities, and interest in the welfare of older Americans provided by Senior Community Services, Inc., and the San Antonio Housing Authority is a showcase for housing

programs for the elderly everywhere, but especially in the colorful and romantic city of San Antonio. The staff of SAHA, SCS, Inc., or the San Antonio HUD Area Office are always anxious to share their enthusiasm for this arrangement with others throughout the country who are interested in pursuing a similar endeavor.

—Bruce Gill

*Community Services Advisor,
San Antonio HUD Area Office*

'Exchange' Vacations for the Elderly

Residents of Jefferson Terrace eagerly awaited an April jaunt to Las Vegas—a pure luxury as far as their budgets are concerned, but made possible under a “you live in my house while I live in yours” plan that eliminates hotel and restaurant costs



Main entrance of Jefferson Terrace looking toward Smith Tower.

The plan is known as the Vacation Residential Exchange and is under the sponsorship of the Seattle Housing Authority, the Las Vegas Housing Authority and the International Cen-

ter of Social Gerontology. A similar service has benefitted older adults in public housing in several foreign countries. This Las Vegas-Seattle exchange is part of a pilot project in the United States. The goal is to have a nationwide vacation exchange service for low-income elderly.

Throughout the country, and certainly in the Seattle Housing Authority high rises, the elderly residents are people who have worked all their lives, paid their bills, paid their taxes and put their children through school. This is an opportunity for them to have a vacation planned by friendly people interested in their having a good time.

Twenty men and women from Jefferson Terrace exchanged living quarters with the residents of Harry C. Levy Gardens, a public housing project in Las Vegas. Other residents in both cities acted as hosts for social, recreational and leisure time activities for the vacationers, including sightseeing and events of interest. The only definite expenditure for the exchanges is the \$25 participation fee. The International Center of Social Gerontology (under a grant from the Department of Health, Education and Welfare) assumes air travel costs between cities.

Jefferson Terrace hosts enthusiastically planned the itinerary and activities for their Las Vegas guests. Committee plans included a Jefferson Terrace host for each Las Vegas visitor, on a one to one basis.

To plan a vacation for 15 to 20 house guests for 10 days is a challenge to anyone, and more so when income is limited. For this reason committees at Jefferson Terrace asked and received the cooperation and support of Seattle businesses, clubs, agencies, church groups and individuals.

The Seattle Housing Authority sees in this innovative Vacation Residential Exchange a golden opportunity for the older adult residents living in high rises and garden communities in Seattle.

—Miki Sullivan

Seattle Housing Authority

Somebody to Mind the Store...

Residents of Sawyer Towers, a high rise public housing development for the elderly in a rundown neighborhood in Columbus, Ohio, had been increasingly apprehensive about going to the grocery. It was not always safe to leave the apartment house. The one neighborhood store that served the residents went out of business.

So the Sawyer Towers manager met with the Residents' Council to tackle the problem. Through the Central Ohio Area Office for the Aging, they determined it might be possible to set up a little grocery inside the housing project.

From the Columbus Metropolitan Housing Authority, they learned that an apartment could be set aside for the grocery, which they named "The Country Store." Ms. Ardis Lynch, of the Central Ohio Area Office for the Aging, was emissary for the Residents' Council to secure the necessary financing, once there was a plan and a decision made as to the stock needed to best serve the residents. As a result of Ms. Lynch's appeal to the Columbus Foundation (a community foundation which assembles gifts from many sources—not a "Red Feather" agency) the organization supplied \$2,600 in seed money to start the store. Kroger Baking Company and the housing authority contributed shelving. The housing authority pays for the utilities. The result of the combined efforts has meant that for the past year the 580 residents of Sawyer Towers have a safe, "in house" store, open from 8 to 4 o'clock, five days a week, where they can shop without leaving the security of the Towers. Canned goods and other staples and bread and milk are stocked and there is also a mini-drugstore. Towers residents save money on their purchases, because the mark-up from the wholesaler resource is only 2 percent.

Four of the residents who manage the store and supervise the eager volunteers, who are also residents, are paid roughly \$25 a month.



The Country Store—convenience and savings at your fingertips

Mrs. Mildred Crim, president of the Residents' Council, who generated the idea of "The Country Store" with the help of the CMHA manager of Sawyer Towers, says this about the joint venture: "We are all proud and happy about our store. It has proved a real boon to residents to have this convenience they can depend on between trips to the supermarkets. Our first year has been good, and we expect to make a permanent go of our grocery."

—Marion Massen
Field Support

HUD Office of Housing Management

Wesley-Highland Towers

Wesley-Highland Towers in Memphis, Tenn., was not originally constructed for low-income senior citizens, and thus has features that normally are not economically feasible, particularly at today's cost.

Built in 1965 as student housing the complex was conventionally financed. It consists of twin towers, 10 stories high, with a common lobby, cafeteria, and activity rooms on the first floor. There are 302 parking spaces. The Towers building is located on 5½ acres of ground with spacious lawns and mature trees. It

was designed to house 1,052 students and a cafeteria to serve 1,500 people. The kitchen was fully equipped with the most modern equipment then obtainable, and the buildings were completely furnished, including all bedrooms and assembly areas. The complex is located in the central part of Memphis, convenient to shopping and served by a major bus line at the front door. Market demand was insufficient to justify continued operation of the complex and, it was vacant for approximately 6 years.

Ralph A. McCool, a realtor, Colonel Earl A. Richhart, a hospital and nursing home administrator, and the Reverend Jerry F. Corlew, Methodist minister and president of the Wesley Housing Corporation of Memphis, Inc., became interested in using the building as a residence for people 62 or older with limited incomes. Mr. McCool was originator of the project and guided it through all the long meetings with HUD/FHA; Northwestern Mutual Life Insurance Company; Allen and O'Hara, the owners; and the United Methodist Churches of Greater Memphis. Colonel Richhart worked out a detailed management plan and feasibility report, which he felt was vital to success. The Reverend Mr. Corlew gave his full support to the project and was responsible for getting the United Methodist Churches of Greater Memphis to sponsor it.

HUD's Memphis Insuring Office received an application for feasibility on February 16, 1972, and a firm commitment was issued by HUD on December 8, 1972. The sponsoring



Beauty parlor in the Towers attracts many customers.

organization bought the entire property, including all furnishings. The bedroom furniture was sold for seed money to get the project started. The furniture in the public areas and in the activity rooms was retained to equip the project when it became operational. The purchase price was \$3,756,930 and rehabilitation costs amounted to a little more than a million dollars. The mortgage of \$5,368,600—an average of \$13,557.07 per unit—was finally endorsed on October 31, 1973. A similar project with equal architectural appeal and the same quality of materials would cost at least twice as much and would far exceed the funding limits of the program.

Rehabilitation consisted of converting double occupancy bedrooms interconnected by baths into 136 one-bedroom apartments and 260 efficiency apartments with individual baths and kitchenettes. The remodeling provided offices (at market rents) for the district superintendents of the sponsoring Methodist churches of Greater Memphis and for the various activity rooms listed above.

The first tower, containing 136 one-bedroom apartments, was ready for occupancy on July 30, 1973. All of these apartments were rented in advance and occupied within 10 days. The second tower, containing 260 efficiency apartments, was ready for occupancy September 1, 1973, and 50 residents moved in during that month. With an average of 20 residents moving in each month, all of the efficiency apartments were rented by September 4, 1974. Minimum rent, including utilities, is \$111 for a one-bedroom unit and \$84.10 for an efficiency.

Wealth of Activities Offered

An experienced activity director conducts a variety of programs on a continuing basis for residents, including movies, musical entertainment, arts and crafts and seasonal parties. There have been bus tours, including trips to Opryland; Pickwick Lake, one of the T.V.A. lakes; Lagrange, Tennessee, a historic town of antebellum homes, and a boat ride on the

Mississippi. A reading library has been established under the direction of a trained librarian. Nonsectarian church services are held each Sunday. Bible classes are held on Wednesday evenings. Other services include a beauty shop with a barber on call, a sundry store, laundry facilities (25 cents for washer, 10 cents for dryer) and free parking space for residents who drive.

Utilization of the modern, fully equipped kitchen, designed to serve



TOP—Something for everyone in the library of the Towers

BOTTOM—Sundry store in the Towers

some 1,500 meals three times a day, presented a serious problem because its staffing, and costs of utilities and other overhead would require food prices far in excess of the 400 residents' ability to pay. The experience indicated only about 40 percent of the residents would contract for meals, with a large percentage wanting only noon or evening meals.

The problem was solved when Wesley-Highland Towers was ap-

proached by the Reverend Howard Sortland of Lutheran Social Services of Tennessee, who spearheads the MEET (Memphis Elderly Eating Together) program, which provides approximately 1,200 noon meals Monday through Friday to 11 sites in Greater Memphis and three West Tennessee towns as far as 70 miles away. These meals are for people who cannot prepare their minimum daily requirements and who are brought by volunteers to these various sites where they not only get meals but education, entertainment, and fellowship. The large kitchen area was more than adequate to provide this service for the residents and visitors, and it was so arranged. Menus are prepared by a staff dietitian assisted by the food service manager of Wesley-Highland Towers, which does not make any profit from the program per se; however, the food service does cover a good percentage of the cost of management, maintenance, and utilities, and the purchase of large quantities reduces the overall cost of food. Wesley-Highland Towers is able to offer breakfast at \$1.05, dinner for \$1.58, and supper for \$1.58. Noon and evening meals include a selection of entrees, salads, desserts and a choice of coffee, tea or milk. The food is set up on a cafeteria line service. Some limited help is given to residents with walkers. Trays are served in residents' rooms at a slight extra charge, on a short term basis with approval by the registered nurse on duty.

Colonel Richhart, manager of Wesley-Highland Towers, retired from Army medical service after 37 years, and subsequently opened the Rosewood Convalescent Center in Memphis, an FHA-insured 200-bed nursing home, where he served as administrator for 8½ years. With this background, Colonel Richhart well deserves credit in successfully bringing a new measure of security and happiness to a large number of senior citizens.

—H. Douglas Chism, Jr.,
Chief Underwriter

HUD Memphis Insuring Office

in print

Growing Old in the Country of the Young, by Charles H. Percy. McGraw-Hill, New York, 1974. 214p. \$7.95.

Charles H. Percy, U.S. Senator from Illinois, has served as a member of the Senate's Special Committee on Aging, is senior Republican on the Select Committee on Nutrition and Human Needs, and sponsor of many bills in Congress to aid older Americans.

One of the most pressing problems the Nation faces is housing, and the elderly suffer the most. As the Senator points out, many of our older citizens live in substandard housing because they cannot afford to pay higher rent. Many live in run down buildings that violate housing laws which the courts seem unwilling to enforce. Rents are raised while violations go unattended.

These people are living on a fixed income and their rent should not consume most of their income. For instance, some elderly persons receive \$141 in social security and must pay \$130 for rent. Almost nothing is left for utilities, food or medicine. The picture Senator Percy paints is heart rending; reading it is an emotional experience.

Another aspect of life that affects the elderly is the possibility of residing in a nursing home. Many of these homes are actually prisons. Many incidents have been reported and proven of the abuse of the elderly. Most nursing homes in our Nation are substandard, understaffed, and over-populated. Case after case has shown that untrained personnel are allowed to give medication, that no doctor is available to examine the patient, that daily diets are unbalanced and do not meet the special elderly needs; and that physical abuse is common, such as chaining a person to the bed or chair for more than 8 hours, or beating patients. The elderly pay to be in these homes, but are they paying for humane treatment or for a nightmare? In 1972, Congress passed an omnibus reform bill, but in Senator Percy's words, "Too many nursing homes remain substandard."

One of the most important chapters deals with the political power of the elderly. It illustrates how they can accomplish goals that are important to them by banding together. More than ever before, the elderly are realizing that they can and do form a political bloc; this type of power has to be recognized by those seeking and holding public office.

The Action Resource Guide, beginning on page 127, offers a wealth of information for the elderly on social security, civil service retirement, and health care. It lists State and Federal agencies to contact concerning programs that benefit the elderly and names radio stations in the various States that offer programs of help.

As I stated earlier, this book is written emotionally but well, and makes one wonder about his or her later years. All of us can be of assistance to the elderly in some way. The majority of these people have worked hard and have paid their dues to society. Should they now be subjected to substandard housing, poor health care, and worst of all, malnutrition? Remember, these people were once young, and in the words of a witness appearing before the U.S. Senate Special Committee on Aging, "If you don't die young, you are liable to get old; and if you get old, you had better think about what's going to happen to you."

—Ruby L. Gill
Cataloging Librarian, HUD

The Modest Commitment to Cities, by Morton J. Schussheim. D.C. Heath and Co., Lexington, Mass., 1974. 232p. \$13.50.

Modest Commitment is not a source of new ideas or solutions, nor is there a strong advocacy of particular programs, but it should be a useful book to several audiences. Individuals wishing to become conversant with housing and urban development issues and the recent historical evolution of American housing policy will find the book a valuable primer. Most of the book's rather broad subject area is not covered in depth, but the housing subsidy issue does receive focused attention. Subsidies by income class are itemized and discussed with realism and candor, including their costs in terms of Federal tax revenues foregone and Federal dollars spent.

What to do about housing subsidies? Schussheim has no clear answers but has some sympathy for the stance of the Nixon administration. He notes that from the standpoint of political acceptability we are probably farther from a housing allowance than from a general income redistribution arrangement. Public support for housing subsidies is thin, with the one exception of deduction of mortgage interest and property taxes from Federal income tax, which cost the Treasury \$5 billion a year, but are not regarded as a subsidy at all.

Two chapters deal with urban growth, including housing costs. Again, the coverage is broad and useful to readers seeking an overview of the subject. It includes the conventional wisdom concerning zoning, the development process, fragmentation of local government, suburbanization, the mobility of Americans, their concerns, and how their neighborhoods and governments satisfy their wants. In a chapter on the increasing State role in the housing field, Schussheim says Federal fiscal and monetary policies largely determine housing production levels.

—Ken Kenney, HUD Office of Policy
Development and Research



Converting Central City Housing to Use by the Elderly

by Richard Krakow



The Broad Street subway is Philadelphia's principal north-south public transit artery. It has stations every four or five blocks connecting with routes to all parts of the city. About two blocks from its Logan Station is the Philadelphia Geriatric Center, a nonprofit complex treating physical and mental conditions of the elderly.

The first development on the center's 6-acre campus was the **Home for Jewish Aged, Robinson Building**, which opened in 1952. This is a four-story nursing home containing 330 beds. It was recently augmented by the addition of the Weiss Institute, containing 120 beds for the mentally impaired, and a 56-bed geriatric hospital.

York House North, an 11-story Section 231 project, containing 176 efficiency and 44 one-bedroom apartments for elderly people in good health, opened for occupancy in January 1960. This was followed by **York House South**, the only other Section 231 project in Pennsylvania. Containing 224 efficiencies and 15 one-bedroom units on its 13 floors, it opened in January 1965. The York House buildings have a combined population of 518, with the average age of women at 80 and men at 83. Not bad for well elderly!

Around 1965, the center, in a search for alternatives to the costly and debilitating effects of institutionalization, initiated a pilot project involving the purchase of

two older, semi-detached, single-family houses within a block of the main campus. These were subjected to minor renovations to accommodate a congregate living rental arrangement with shared baths and kitchens. The seemingly inevitable personal conflicts between the inhabitants in such a close relationship brought about the modifications which have produced **Community Housing for the Elderly, Incorporated**, another segment of the center, and the one which is most interesting as a demonstration exhibiting some intriguing prospects.

The Surrounding Community

To the east of the center is a middle class neighborhood of fine old, owner-occupied homes in rows and semi-detached groups. The residents represent a range of age groups. Shopping facilities are within easy walking distance, and public transportation (free to senior citizens except during rush hours) is very convenient. Center city is less than 20 minutes away by subway, and for those unable to negotiate the subway steps, a parallel bus line is available. A major general hospital and many physicians' offices are a block to the north.

In this setting, eight more semi-detached homes, much like the first two, and around the corner from them, were purchased from private owners for renovation to produce independent living facilities for the relatively well elderly. The local HUD office provided the sponsor with financial and design guidance in filing its application for HUD aid under Section 236.

Using the experience gained in the pilot undertaking, the redesign of each house now provides three self-contained efficiency apartments, each with kitchen and bath, plus a common living room which affords access to all the units. The living room is available for tenants' use individually (to entertain relatives and friends, for example) or collectively (to watch television, play cards, chat, etc.). Its use is purely optional. If a resident doesn't want company, he or she may retire to his or her complete efficiency apartment.

The proximity of the center to commercial establishments makes it easy to provide optional services such as frozen meal delivery, light housekeeping, linen service, and social activity participation at the center. While the units are rented unfurnished, the center can supply basic furnishings free to those requiring them. Property maintenance and all utilities and appliances are included in the rental charge, as is an emergency "hotline" telephone in each house which can beckon help at any hour. Residents are encouraged to place some of their own furnishings in



1. Community Housing for the Elderly across the street from the main buildings of the Philadelphia Geriatric Center
2. Residents socializing in communal living room
3. Community Housing tenant in modern kitchen



ABOVE—Typical semi-detached homes used in the program
BELOW—Aerial view of the campus of the Philadelphia Geriatric Center



the community living rooms in order to establish a feeling of continuity with their past. The center furnishes these rooms where needed, without charge.

The only changes on the first floor of the house (see illustration) were the addition of a closet to the former dining room; provision of a bathroom from part of the former kitchen; partial removal of the rear storage room, and extension of rear stairs. The second floor front and rear bedrooms were unchanged; a closet was added to the existing bath; the middle bedrooms were converted to an additional bathroom and two kitchens, and contiguous closets were substituted for a portion of the hallway.

The eight property, 24 unit project was issued a feasibility letter on May 8, 1970, a firm commitment on September 11, 1970, and initial closing was held December 29, 1970. Subsequent to the start of construction, local requirements for plan changes not previously indicated resulted in delays, so that the project was not completed until December 1972. By then the originally approved mortgage of \$146,500 required an increase to \$220,800.

Federal Aid

Use of Section 236 interest subsidies has produced basic rents of \$98 and \$95 for first and second floor apartments, respectively. In addition, 40 percent of the occupants are aided by the Rent Supplement Program. Without this help, the project wouldn't be able to serve those who need it.

While the physical facilities and financial well being are aided by two of HUD's programs, the social and psychological impacts on the project's tenants are and have been the subject of intensive investigation by a center team funded by the National Institute of Mental Health, and the Administration on Aging (Grant Number MH19936). This study was probably brought about in part by the experience of center staff members in contacts with elderly who have sought institutional admission because of an overwhelming need for protection from physical assaults or threats of assault, in their old, changing neighborhoods.

In the effort to produce a viable, much less expensive, and much more realistic alternative, the center may well be providing a model which can serve a large segment of our urban elderly population by utilizing existing housing. It would seem that widespread modifications of the above described project as to both physical layout and tenant services open very substantial possibilities. Thus, the concept of converting many two-story single-family dwellings which may be abundantly available for rehabilitation, especially in the inner city areas, can be a boon to many elderly needing decent housing in an independent arrangement, and can provide a buffer to the loneliness so often accompanying old age. ©

Mr. Krakow is Specialist for Housing for the Elderly and Handicapped and Rehabilitation Coordinator in HUD's Region III, Philadelphia

"The job facing the new Secretary, of course, is an immense responsibility. . . . However, she has the unique skills and dedication which are vital in helping us move through a very difficult time in the productivity and the vitality in the housing and urban development area."

—President Gerald R. Ford, remarks at the swearing-in of HUD Secretary Carla A. Hills, March 10, 1975

"Given the assortment of complex issues—the growth which has been predicted for condominium housing, the reported problems, and the variety of corrective measures which have been proposed—HUD feels that a detailed and careful examination of the issue is needed in order to determine the need for, the cost of, and the scope of potential steps at the Federal level. If legislation is needed, then it is important that it be carefully designed. There is an unquestionable need to protect consumers from actual or potential abuses. However, on the other hand, unnecessary or excessive intervention in the condominium market ultimately might increase the cost to the purchaser or reduce the production and availability of units needed to meet market demand. These factors must be carefully balanced."

—Michael H. Moskow, HUD Assistant Secretary for Policy Development and Research, speaking at hearings on condominiums and cooperatives

"The number of neighborhoods and housing structures with relatively high concentrations of elderly will increase by the year 2000 if only because of their natural increases in numbers. Elderly persons in an increasing number of these neighborhoods will develop, through volunteer groups of nonprofit agencies, their own self-help programs. These will probably be initiated by a better educated young-old population who are concerned about the development of supportive and enriching services and facilities. Over time, such neighborhoods may develop strong images as attractive residential environments supportive of the needs of older persons. As a consequence, they may act as catchment areas for relocating elderly persons. These natural communities may evolve into a form comparable to the retirement village, that is, with an all-elderly population living within an infrastructure of housing and services that is oriented to their needs."

—Professor Stephen M. Golant, University of Chicago, writing on "Residential Concentrations of the Future Elderly" in *The Gerontologist*, Feb. 1975

"I embark upon this new assignment in government with warm appreciation for the confidence that the President has placed in me, with great pride to become a part of his Cabinet, and with a firm determination that we shall make substantial strides towards that goal of achieving for every American family decent shelter and a proper living environment, and with a sharp awareness that the work to accomplish this goal will be very hard. But I believe that we will succeed."

—HUD Secretary Carla A. Hills, remarks at her swearing-in ceremony at The White House, March 10, 1975

"Our greatest hope for dependable energy supply in the future is the development of environmentally desirable power from the winds, the sun, nuclear fusion, the heat of the earth. With these virtually limitless power sources, it should be possible to build a new, clean energy base for America and the rest of the world in the 21st century. Meanwhile, we must depend for the most part on fossil fuels, and such sources as the limited availability of hydroelectric sites."

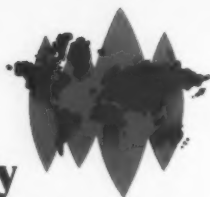
—Wilson Clark, author of *Energy for Survival*, writing on "The Sun, the Atom and Warm Mother Earth," in *The Lamp* magazine for Spring 1975

"Most forecasters now agree that housing, after experiencing the worst decline since World War II, will reach a turning point within the next few months. From a negative \$1.1 billion flow in September of last year, the savings flows have reversed and have been moving into thrift institutions in each succeeding month to a total that may have approached \$3 billion last month. Mortgage interest rates have responded by falling from their peaks. FNMA auction yields have fallen for 11 consecutive times and have now moved below 9 percent for the first time since last April. The inventory of unsold housing has been declining slowly."

"At the same time that private credit is returning to the housing industry, the massive credit support provided by the Federal Government over the last year will add force to the pressures for recovery. Since the beginning of 1974, we have made over \$20 billion in subsidized credit available. Of this amount, over \$14 billion in subsidized commitments remains in the hands of potential lenders and available in unused authorizations."

—James A. Mitchell, HUD Under Secretary, Statement before the Subcommittee on Housing and Community Development

Some European Programs for the Elderly



There is a growing recognition in almost every country that the "aged" are not a homogeneous group with a common set of characteristics. Providing for the elderly, therefore, requires recognition of their diversity and a matching of the needs and capabilities of individual older people to the proper environment for supporting them and keeping them vital and interested.

France

In France, a large majority of the elderly population receive no government assistance for housing. Many of the elderly are poor and inactive and unable to improve their situations. The aging fall outside the housing market—being of no interest to builders. Each urban renewal operation pushes them farther out of the cities when, in fact, they have a psychological need to be integrated into an active population.

A study conducted by the French Ministry of Housing and Equipment revealed that among the aged, the most vulnerable groups are:

- the poor who receive no financial help for housing;
- the very old and handicapped whose uncertain health eventually will require specific help;
- the isolated, 25 percent of whom have not had, or no longer have children at home; 15 percent are without relations; and 1,270,000 impoverished widows;
- those living together in the same house, usually in a household headed by a woman who earns less than a man; and,
- those in rural areas, usually living in dispersed

housing, particularly aged farmers still living in the country while the young have migrated to the cities.

Using this list, guidelines were established for a housing policy for the elderly that proposed making housing available in city centers where there is activity, near work or recreational facilities, specialized assistance, medical facilities, and family relationships; diversity of choice; mixed housing developments; help for families caring for the aged; housing research on elderly needs; and a social action program for the aged within the framework of urban renewal.

Other proposals for the plan, which were accepted, were:

- personal allowances to supplement rental allowances;
- assigning 200,000 subsidized dwellings to the elderly; and,
- creating 55,000 places in centers for the elderly.

Sweden

The elderly population in Sweden has been expanding at a rapid rate. If Sweden seems to be ahead of other countries, it is perhaps because the problem was recognized early, and solutions have been attempted concurrently with other social problems.

By and large, it is the national government which provides for financial support of the aged. A person reaching age 67 is entitled to an old age pension under the national basic pension plan. This pension is a basic benefit paid to all persons, regardless of previous earned income. The sum is index-adjusted and rises with the general cost of living. Pensioners who receive only the basic pension, or a low national supplementary pension, also receive certain standard annual increments as decided by Parliament. Approximately half of all pensioners receive housing allowances to supplement their old age pensions.

Independence is a watchword in Sweden's approach to the elderly. The Swedes put great emphasis on home care. Pensioners live in their own homes or in apartments until they can no longer care for themselves or their quarters. With a total population of about 7 million, the country has about 10,000 workers in a home service effort, 3,400 of them on the government payroll. Another 6,000 are paid by other agencies. These workers have all had special training in courses lasting anywhere from 3 to 15 months.

While the Swedes do not claim to have solved all the problems of the aged, and are quick to point out that much is left to be done, they have developed a thoughtful approach to the problems.

Norway

While the Norwegian Government provides legislation and funding of programs for the elderly, the care of the aged is primarily a concern of the local authorities (communes). The communes operate under broad guidelines and the extent of assistance to the elderly varies appreci-

ably from commune to commune. Similarly, humanitarian measures are carried out by health organizations, pensioners' associations, and parishes. Again, these measures vary from district to district.

Norway provides an old age pension under its National Insurance Plan. The total pension consists of a basic pension, a supplementary pension, and/or special benefits for those not entitled to supplementary pensions.

Some communes grant an additional benefit to the old age pension. The conditions for obtaining an additional pension and the amount vary from one commune to the other. Common to all communes is the granting of the supplementary pension subject to a means test. A supplementary pension is only granted when the income of the person concerned does not exceed the amount of the old age pension under national insurance. At age 70, an individual may also claim special tax reductions.

Rehabilitated Housing

Elderly persons who occupy dwellings in need of repairs may borrow money from the Norwegian State Bank on reasonable terms to modernize and recondition. A number of communes also offer planning assistance for work that must be done and for help in preparing applications for assistance.

Subsidized Housing

Due to the high building cost of the newer dwellings, pensioners and other elderly persons (65 years of age and over) are now covered by an assistance arrangement. The arrangement does not apply to persons with relatively high incomes, but only to people living in more recently built houses (up to 10 years old). The rates of assistance are set according to the age of the dwelling and the income of the occupant. Some local authorities offer rent subsidies in addition to the state subsidy for dwellings. A means test is given and the amount will vary accordingly.

In order to assist pensioners and incapacitated persons with their housework, the majority of communes have established home service arrangements. It is the individual's need for assistance which determines the number of hours of home service each week.

Denmark

It is a longstanding Danish tradition for the state and local governments to provide considerable financial assistance to the old and disabled.

The Housing Guarantee Scheme of 1967 provides for a flexible system of support based on the ratio of rent to income and size of family. This plan enables appropriate grants to be made towards housing for the lowest income groups, making it possible to provide accommodation for these groups in new developments without involving them in excessive rents.

Specially equipped apartments for disabled and physically handicapped persons are continually being built in social housing developments, taking into account individual handicaps. It is felt that the elderly and the

handicapped should remain in contact with other people for as long as possible, and should be assisted to manage on their own for as long as they can. When this is no longer possible—even with the extended domestic help service that has been built into the social legislation—adequate accommodation is provided by a steadily growing development of "collective housing" and special homes.

The United Kingdom

There are nearly 8½ million people in Great Britain over retirement age (60 for women, 65 for men). About 1½ million old people live alone, and it has been estimated that about 300,000 need special accommodation where they are in touch with help in emergencies. Many old people are in older houses lacking basic amenities. Many occupy houses too large for them, but are unable or unwilling to move because of the lack of suitable inexpensive housing near relatives and in familiar neighborhoods.

Under current legislation two types of special housing for the elderly are being subsidized:


- Category 1: self-contained small dwellings with special features suited to the needs of elderly people, and with or without a resident manager, alarm system, and a common room.

- Category 2: grouped apartments with a resident manager, linked alarm system, common room, and some shared facilities.

The Federal Republic of Germany

Approximately 13 percent of the population of the Federal Republic of Germany are 65 years or older. In Berlin, one of every four persons is over 65. While the Federal Republic is one of the most affluent nations of the world, damage to its cities and towns during World War II taxed its resources and required reconstruction of housing without regard to age groups. For example, in the Bavarian administration district of Oberfranken alone, 17 old peoples' homes were built before 1850. To replace them with modern establishments would take the entire Bavarian annual budget for construction and renewal. At present, there is a lack of more than 250,000 places in old peoples' homes. More than a third of the homes are supported by public welfare, mostly on a communal basis, and over a half, by nonprofit supporters of free welfare care.

The country is concerned about the plight of its elderly and has been exploring the interests and needs of older people.

With the number of elderly people on the increase, private and government entities throughout the world are devoting more to research and development of programs to alleviate the problems of the aged. Appropriate housing is the basis of these programs; however, social, economic, educational, communication, and medical needs are equally important. 

*Compiled by Information Services Division
Office of International Affairs*

Title V of the Housing and Urban Development Act of 1970 authorizes and directs the HUD Secretary to undertake programs of research, studies, testing, and demonstrations relating to the mission and programs of the Department. Section 815 of the Housing and Community Development Act of 1974 strengthened the role of HUD research in the field of gerontology by specifically encouraging demonstrations into the problems of members of special user groups, including the elderly and handicapped.

HUD Research

The Office of the Assistant Secretary for Policy Development and Research is responsible for the development, planning, execution, and evaluation of HUD research programs; for making research results available for use in the development and evaluation of Department policy; and for disseminating these research results to decisionmakers at all levels of government and in the private sector. The HUD research program is intended to serve as a stimulus for positive change. The program serves as a national focal point for housing and community development research, and as a central point for research, analysis, data collection and dissemination.

Special User Group Program

The focal point for HUD research related to the problems of the elderly is located in the Department's program of Special User Research, although other program areas such as Community Design Research and Economic Affairs also support research which impacts on the elderly.

The mission of the Special User Group Research Program is to design, conduct and support research and demonstration projects whose results will improve housing conditions and related housing and community services for the elderly, the handicapped, and other members of identifiable special user groups. The focus of the Special User Group Research Program is on five areas: improved design and technology, financing mechanisms, service delivery, housing management

Special User Research Helps Older Americans

By Deborah Greenstein

and the integration of past research and program findings into current operating programs.

The Office of Policy Development and Research is currently sponsoring several projects related to the housing problems of the elderly, and has plans for additional projects during Fiscal Year 1975. The following list demonstrates the scope of ongoing projects:

- Abt Associates of Cambridge, Massachusetts, has begun an evaluation of the effectiveness of existing property tax relief measures nationwide. To date, Abt has surveyed all 50 States and several localities to gain a better understanding of the operations of their tax relief measures for the elderly. In the near future their program of analyses will begin. Results of the study, which will be available next fall, will include recommendations for making the property tax relief reach the intended beneficiaries and an analysis of how the elderly recipients of such property tax relief programs make use of this increase in disposable income.

- TransCentury Corporation of Washington, D.C., has begun a study of the maintenance and repair problems encountered by elderly homeowners. This effort will estimate the size and describe the types of repair problems encountered, and will evaluate existing assistance programs aimed at relieving these difficulties.

- The State of Washington is conducting a demonstration of a housing information and referral service staffed primarily by elderly volunteers. The Housing Listening Post operates via a toll free telephone system available Statewide to anyone with a housing related problem. (See *HUD Challenge*, Oct. 1974.) The Listening Post receives well over 1000 inquiries a month and has become

well known throughout the State as an effective resource organization. It is hoped that other States and cities will be able to develop similar referral services based upon the Listening Post model.

- The Experimental Housing Allowance Program and the Public Housing Management Improvement Program, both of which have been sponsored by Policy Development and Research, have also taken a special look at the particular needs of the elderly, and both will include recommendations on meeting these needs in their final results.

- The Office of Policy Development and Research is also sponsoring several projects related to the needs of the handicapped which will directly benefit the elderly. They include:

- (1) the revision, broadening and extension of the existing American National Standard for Accessible and Usable Buildings to include dwellings and their related exterior spaces;

- (2) an evaluation and demonstration of mobile homes specially adapted for use by the severely handicapped,

- (3) further research in the use of a sheltered housing environment for the severely handicapped to determine whether persons with different types and degrees of disabilities benefit differently from residence there.

The Office will soon begin an evaluation of congregate housing for the elderly. The study will look at the important elements of location, design, management and services in an attempt to define the ingredients which contribute to a successful project. The work will result in a revised and expanded guide for sponsors and developers who wish to build and operate congregate housing.

Additional work in the areas of design and technology, financing, service delivery, management, and the analysis of past program experience is planned for Fiscal Years 1976 and 1977.

Ms. Greenstein is a program analyst in HUD's Office of Policy Development & Research.

Over the past two years, the readers of *HUD Challenge* have probably noticed a continuous concern on the part of HUD's Office of Housing Management with the problems of security. This is no accident, since the residents themselves have defined this as their own major concern. For the older person, this has even more truth, since he is an easy target for the criminal, a target who seldom fights back, a target whose very sense of being is threatened by physical and personal violence. Perhaps it is time now to summarize the few lessons we have learned in these two years, since this more intensive security effort began.

The Office of Housing Management has issued a handbook entitled *Security Planning for HUD-Assisted Multifamily Housing* (HM 7460.4). Chapter 8 is devoted to the older resident, with major discussions of the virtues of separate buildings for the elderly within a housing project; control of access; grounds security; resident participation; and finally, security off the premises. The handbook was aimed at housing authority central staff who have to conceptualize such planning on a large scale. Only indirectly is it aimed at the project manager, although it can be useful here, too.

More directly pertinent to the housing manager's security planning for elderly needs is a particularly good chapter, entitled "*The Manager and Security*," printed in the *On-Site Manager's Resource Book: Housing for the Elderly*, by the National Center for Housing Management at the end of 1974. An excellent set of tenant and crime assessment tools is assembled here for the direct use of the manager in diagnosing where, when, under what circumstances, and what kinds of crimes are committed by whom. A good check list of target hardening techniques is also included, as are a manpower evaluation check-list and a funding source list.

Training in Security

During the fall and winter of 1973-74, the HUD office of Housing Management arranged for training its

Security Planning and the Older Resident

By Morton Leeds

newly-designated security specialists throughout the country by Temple University's Center for Social Policy and Community Development. At the same time, Seymour Rosenthal, Director of the Center, agreed to train 13 community security organizers for the Pittsburgh Housing Authority, applying his theory of "Turf Reclamation." Here, the assumption is that the resident must participate in the process of taking back public space as his own, but with a fair trade for other recreation and activity areas for the young person involved.

Preliminary indications are that this theory and training are paying off, since crime dropped sharply (by official police figures) in the four projects involved. Since then the Pittsburgh Housing Authority has decided to expand the program Authority-wide.

Dade County (Fla.) Experiment

A significant experiment that may have real promise in this area was undertaken through the Management Improvement Program. The Dade County Housing Authority, contracting with William Brill Associates, conducted some basic research that created measurement and planning tools. A Vulnerability Index was developed that can pinpoint the exact location and nature of a crime, strongly suggesting physical (and in some instances, social) measures that can be taken to counter that type of crime. In addition, a Behavior Change Index was developed that measures the actions and attitudes of residents who were victimized by a criminal act, particularly aiming at changes in resident behavior.


The Dade County study also resulted in the creation of resident groups of 80-120 families that participated in the redesign of the areas around their own homes. This study,

still in early stages, may serve as an important test of some of the territorial as well as the conceptual ideas of defensible space. More important, it may help to examine the role of residents in planning their own destinies by working more closely together as a community.

The past year has also seen the development of door and window standards, based on security considerations, by the National Bureau of Standards. These standards still await a local test to determine their adequacy and validity.

Philadelphia Experiment

Perhaps what was recently done in Philadelphia can serve as still another guide for community and housing action. There, a major mixed elderly and family high rise was a source of continuing trouble and crime, with the elderly residents victimized by the younger residents, particularly teenagers. It was decided to convert the building entirely to elderly use. Southwark still has three buildings (with some surrounding low-rise), but families occupy two and the elderly the third, and victimization has eased off considerably since the separation. (See *HUD Challenge*, March 1975.)

Of the nearly \$430 million to be committed for modernization during this fiscal period, a large part will go for security and protective measures, as well as corrective action for the massive vandalism that has taken place in these projects over the past few years. It is hoped that as reconstruction of public housing continues under HUD's Target Projects Programs and through HUD-assisted modernization the needs of the elderly are considered, and that planning to meet their needs for security goes hand in hand with physical reconstruction. This means area and building planning, social planning with and for the residents, and security planning that is at once creative and imaginative. 

Mr. Leeds is Director, Special Concerns Staff, in HUD's Office of Housing Management.

HUD's New Catalog of Neighborhood Preservation Programs



By Margery al Chalabi
and Pamela B. Hussey

The demise of federally-dictated categorical programs and the local determination of program priorities resulting from block grant funding have created a demand for information. In order to more effectively meet their community development needs, local officials across the Nation are seeking guidelines, points of reference, and examples of successful locally-initiated neighborhood preservation programs. They are aware that much has been done by many diverse groups to preserve older neighborhoods and they are seeking information on the processes employed and their results. However, the information available on local efforts has been limited and scattered. There was a great need to draw together, in a structured and consistent fashion, technical information on as many local preservation programs as possible. The HUD catalog is intended to help fill local information gaps by exposing to a large audience alternative approaches being used by different localities to solving problems of neighborhood preservation.

"Neighborhood preservation" refers to both a new area of analysis that attempts to explain the dynamics of neighborhood change and a proliferating group of local program efforts that employ a variety of tools to revitalize and stabilize residential neighborhoods.

Program Survey Initiated

Prompted by recent trends in the field of housing and urban development, HUD's Office of Policy Development and Research initiated an exhaustive national survey of locally-initiated neighborhood preservation techniques. These trends include local reassessments triggered by soaring construction costs and the benefits of rehabilitating deteriorated housing; the realization by local government officials of the cost-effectiveness of neighborhood preservation; the recent shift in Federal funding from categorical programs to block grants; and, the growing local demand for information on programs being used around the country to prevent or retard housing and neighborhood deterioration.

In June 1974, Real Estate Research Corporation of Chicago was awarded a HUD contract to undertake such a survey and to compile information on selected programs in a catalog for a varied local audience that includes mayors and city managers, directors of community development, planning commissions and their staffs; local financial and real estate firms and organizations that must make policy decisions on investment in city neighborhoods; and local citizens' organizations that provide the grass roots initiative and support to make neighborhood preservation programs work.

The 286-page document produced by this study, entitled *Neighborhood Preservation: A Catalog of Local Programs*, presents in-depth profiles on 100 local programs, including full descriptions of 69 programs; shorter descriptions of 21 programs treated as variations of the full programs; and summaries of 10 ameliorative tactics

that focus on one preservation activity. Each of these profiles systematically describes the objectives of the program; how the program was initiated; program operations; participants and their roles; funding sources and costs; specific accomplishments; and program strengths and problems.

Reevaluated Housing Stock

During the unprecedented building boom of the late 1960's and early 1970's, an enormous stock of competitive housing was built in outlying or suburban areas. While local governments committed large amounts of money to the provision of services for these areas (transportation, utilities, shopping centers, etc.), older, established urban areas suffered both from reductions in demand and in the amount of expenditures earmarked for them. However, the high cost of new construction, and its virtual stoppage recently, have forced local officials and community leaders to reevaluate their existing housing stocks, which, during this time, have suffered from neglect.

These officials are aware that with minor modifications and diligent efforts on the part of the community, the existing inventory can provide housing for a large number of households.

Cost-Effectiveness of Preservation

While much of the capital expenditures of local governments and private business have gone into the development of new suburban areas, another substantial amount has gone into the redevelopment of heavily deteriorated areas. However, these large expenditures have yielded little payoff.



Local government officials have recently become aware that the neighborhood decline process is a lengthy one and that early, appropriate intervention can stabilize an area. This growing awareness has led to increasing local experimentation with strategies aimed at preventing decline or reversing beginning neighborhood deterioration. Moreover, because the infrastructure which exists in built-up areas is generally sound and the stock is basically in good condition, the costs of upgrading and maintaining these units is relatively low. However, the payoff—sustained supplies of viable units—is high. Complementing this economic efficiency is a national awareness of the dwindling supply of natural resources. Our housing stock should be a logical subject for recycling.

The Shift in Federal Funding

The shift in Federal funding from strictly defined categorical programs to community development block grants has opened the development process to a much wider array of policies and potentials. Block grants permit local decisionmakers to develop programs or approaches tailored to their own needs. And, because the preservation of neighborhoods is so much more cost-effective than redevelopment or new construction, it is a logical starting point or high priority item in any overall community development program. Any community stressing preservation will be able to spread its limited funds over a large area—and its chances for achieving visible results quickly are considerably enhanced if it chooses its action areas wisely.

The Search for Programs

In order to select the 100 programs described in the catalog, extensive interviews and data gathering activities were conducted:

- Community leaders in 600 cities were probed for program information.
- Some 350 program directors were interviewed with a 30 minute telephone questionnaire.
- Field visits of 1 to 3 days were made to 100 programs and multiple interviews conducted.

The programs chosen for inclusion in the catalog were grouped into eight major categories—primarily to enhance comparisons. Many of the programmatic elements overlap and several categories have been broadly defined; however, the following appears to be the most logical grouping of programs:

Code enforcement—program variations of the basic mechanism for maintaining and upgrading housing quality.

Comprehensive programs—address several neighborhood, social, physical, or economic problems in a coordinated manner stressing physical rehabilitation and financing mechanisms as major program components, and including a number of elements from other program types.

Focused public services programs—designed to improve deficient services and to stimulate private neighborhood improvement efforts by exhibiting ongoing governmental concern for an area.

Growth management/neighborhood control—measures to control both unregulated new growth and socioeconomic transition.

Historic preservation programs—originally designed to preserve residential neighborhoods. In recent years

historic preservation has become nearly synonymous with neighborhood (or district) preservation.

Management of abandonment programs—includes “homesteading” programs in various cities.

Neighborhood services programs—includes programs emphasizing housing counseling and programs designed to encourage community organizations and neighborhood cohesion.

Structural rehabilitation/financing programs—a major concern in neighborhood preservation. Following the moratorium on federally-funded rehabilitation programs, a large number of States, cities, and private organizations developed structural rehabilitation and financing programs to replace the Federal programs. Many of them are based on public and private sector cooperation.

This catalog is the first of its kind that pulls together information on eight different neighborhood preservation program types. It can be a useful source book for a wide variety of individuals and groups eager to learn about programs currently underway across the country.

Neighborhood Preservation: A Catalog of Local Programs can be obtained from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402, for \$5.15, including postage and handling.

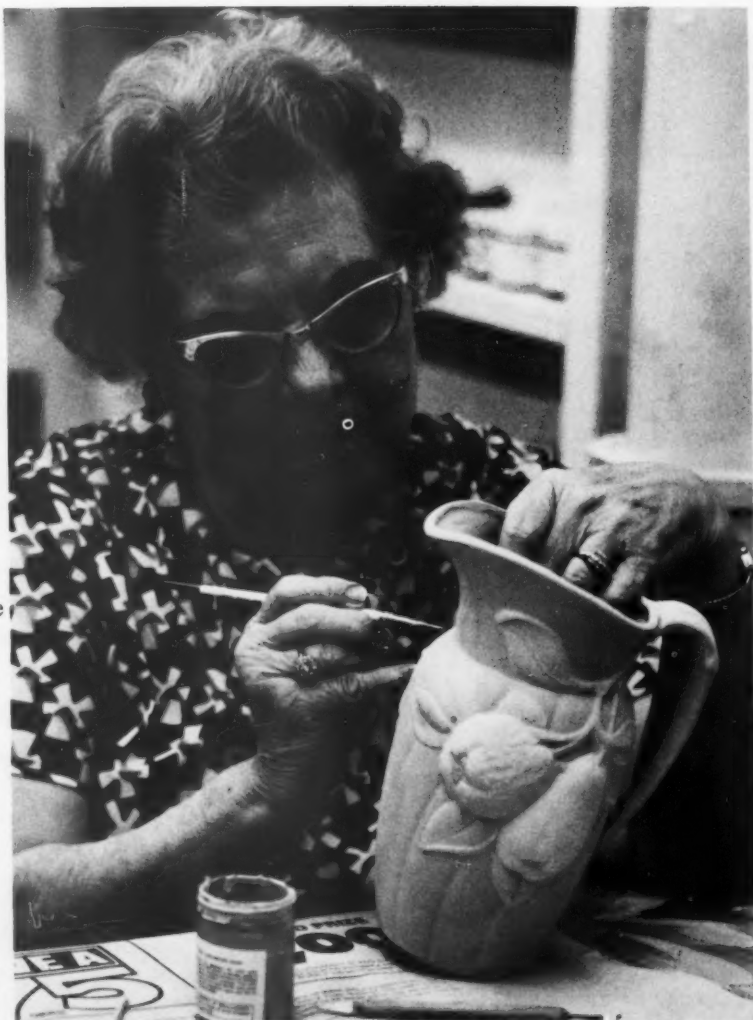
Margery al Chalabi is an assistant vice president of Real Estate Research Corporation and was project manager for the catalog. Pamela B. Hussey is a research analyst with the HUD Office of Policy Development and Research and was the government technical representative for the project.

Happiness is . . .

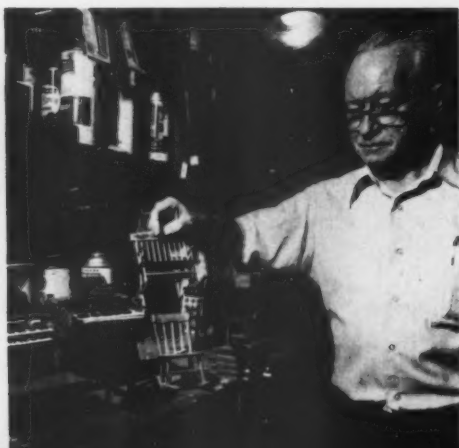
By Dorothy Jackson

The 2300 elderly residents in housing operated by the Akron Metropolitan Housing Authority have found that youth has no monopoly on happiness. Gertrude Murray, 89 years old, expresses it in a poem dedicated to a housing authority staff member:

. . .and she has happiness in sharing
love of life with others,
especially the aged, both grandfathers
and grandmothers
As she saw them ill and lonely sitting
in their old rocking chairs
She knew she must find a way to open
a door, new entertainment,
and bright lights and music
filling the air
The one way to get them out of their
old rocking chair
Well, she found them bus trips to
famous places they'd not seen before
Singing, and dancing, and games, all
holidays sparkling with joys they adore
When she opened the door to a room
filled with music and bright lights
and laughter filling the air,
They all had happy faces full of
smiles, they had no more use for
the old rocking chairs
They all had new hair do's, bright
dresses, the latest in styles,
They have no more loneliness, all they
have is happiness and smiles. . ."



HUD CHALLENGE / May 1975



...learning a craft.

Ceramics, quilting,
woodworking, small
appliance repairing, and
needlework fill idle hours
and leisure time.



...good health care.

Geriatric clinics are located in all of the high rise developments. A public health nurse is on duty a half day each week in each building.

...having transportation.

The Akron Metropolitan Housing Authority has a 46-passenger air-conditioned bus for shopping trips and recreation.



...good nutrition.

Through a volunteer program operated by wives of Akron physicians, door-to-door deliveries are made of three meals a day, 5 days a week to those unable to prepare nutritional meals for themselves.



...being useful.

Residents who voluntarily deliver newspapers and make monthly collections raise \$300 a month for tenant council activities.



...traveling.

"You name it: we'll be there!" Trips—funded by proceeds from special events—have been made by plane, bus, and ship. Plans are being made for visits to Hawaii and Montreal. Special conversational French lessons will pay off in Montreal.



elderly housing management training

Citing what is called "the dynamics of performance-based training," the National Center for Housing Management (NCHM) has been conducting a national series of 2-week programs for managers of housing developments for the elderly. To date, 500 managers have been trained and there are funds available to train another 300 by July of this year.

Roger G. Stevens, NCHM Vice-President for Training and Career Development, expressed great confidence in the objectives and impact of the unique training: "Our people have travelled in all 10 Federal Regions talking to HUD officials and State and local housing officials. The response to our training for managers and administrators concerned with elderly housing has been very enthusiastic."


Training focuses on a self-assessment technique useful in helping the manager recognize and adjust his or her own role, needs and requirements. It is a live-in experience along these lines: Participants first learn about each other as people interested in each other's learning.

Then they plunge into an exhaustive dynamic learning process dealing with management skills, interpersonal skills, and problem-solving methods dealing with eight areas of housing management responsibilities: Occupancy—move in/move out; safety and security; physical plant; personnel; operating funds; site location; non-

shelter services; and, resident participation and organizations.

Concurrently, participants engage in activities and exercises designed to increase their ability to draw from each other as important resources. "This is a very tough, demanding course," says Stevens. "We require all participants to 'live in' because in a real sense the training goes on 24 hours a day for the 2 weeks. We ask

a great deal, because that is the only way managers can go home having learned things that are truly useful."

Programs are scheduled for May, June and July at sites throughout the mid-west region and in California. Prospective participants may receive an application form by calling NCHM at (202) 872-1895, or by writing to Training, NCHM, 1133 15th Street, N.W., Washington, D.C. 20005. 



notebook

The Housing and Community Development Act of 1974 recognizes that the elderly have special housing needs. For example, a building constructed under the Section 8 program for the elderly may have 100 percent of units eligible for the subsidy, while in general a given project must have residents from three different income groups: the unsubsidized, the minimally subsidized, and those requiring deep subsidies. No family assisted under Section 8 will pay more than 25 percent of its gross income in rent. However, the rental share may be decreased depending on family size, income and medical or other unusual expenses. The sliding scale implicitly recognizes that the elderly frequently live on fixed incomes and are among the hardest hit victims of inflation and that they are likely to have greater medical expenses than younger citizens. The HUD Office of Programs for the Elderly and Handicapped estimates some 40 percent of public housing constructed under Section 8 will be for the elderly.

In addition, the Act requires the HUD and HEW Secretaries to work together to assure that special projects for the elderly (or handicapped) are specially designed to meet the specific needs of the residents. And for the first time, Federal community development funds may be used to remove architectural barriers that interfere with the mobility of the elderly and to purchase or construct neighborhood facilities for the elderly.

HUD's Office of Policy Development and Research is in the process of launching a study to examine the effectiveness of one of the innovative features of community planning for the elderly which the Act specifically encourages—congregate housing. This type of project involves shared dining facilities and services, instead of fully independent housing units.

As part of the bicentennial effort, HUD, in cooperation with public interest groups, other Federal agencies and State and regional bicentennial representatives, will identify solutions to community problems and designate 200 of them as "Horizon on Display" sites. During the coming year, a national public education campaign will publicize the program and encourage the public to visit the displays. At each location, educational materials will explain how the problems encountered were solved. Since exposure to effective solutions may encourage visitors to aspire to similar achievement in their own communities, HUD plans to function as a clearinghouse on problem-solving. In this role, the Department will be helping people from different communities learn more about mutual problems and potential solutions.

The new Abram H. and Helen Weiss Institute of the Philadelphia Geriatric Center will be formally dedicated Sunday, June 1 on the grounds of the Center.

HUD will sponsor a series of 10 two-day workshops on local options for community development based on two recently completed studies by Real Estate Research Corporation—urban renewal land disposition and local neighborhood preservation programs. The studies were completed under a HUD contract. Topics will include: evaluating urban redevelopment options and issues; local neighborhood preservation techniques; the future of urban redevelopment and neighborhood preservation as part of community development; and, techniques for improving redevelopment land disposition.

Workshops are scheduled as follows: Philadelphia—May 12-13; Boston—May 15-16; Kansas City—May 19-20; Dallas—May 22-23; Atlanta—June 2-3; Seattle—June 5-6; New York City—June 16-17; Chicago—June 18-19; Denver—June 23-24; San Francisco—June 26-27. Local chief executives, city council members, community development officers, planning and renewal officials, and others interested in community redevelopment and neighborhood preservation are urged to attend. A brochure with full details on the scheduled program and registration information (mailed to local officials in April) and additional information are available from: Ms. Pamela Hussey, (202) 755-6437, and Mr. Ernest Zupancic, (202) 755-6336, U.S. Department of Housing and Urban Development, 451 - 7th St., S.W., Wash., D.C. 20410.

The appointment of James P. Sweeney as Deputy Regional Administrator of HUD's New York Region was recently announced by S. William Green, Regional Administrator.

HUD Assistant Secretary for Housing Management, H.R. Crawford, has been commissioned a Kentucky Colonel by (Kentucky Colonel) William Ezzell of Lexington. Ezzell is also president of the Mortgage Bankers Association of America (MBA). The ceremony took place at MBA headquarters in Washington, D.C.

"Spaces for the Species" will be the theme of the convention of the American Institute of Architects in Atlanta, Ga., May 18-22. Architects, behavioral scientists, and other participants will examine how physical surroundings affect people's behavior and what architects can do to create a built environment that responds to human needs.

Community Development Block Grants

What Impact So Far?

By John Beale

The immediate reaction was, "It's impossible!" It took years for Urban Renewal and 3 years for Model Cities. How could the first execution grants be made under the community development block grant program in less than a year from the date the law was passed? A thousand bureaucratic reasons why it couldn't be done quickly suggested themselves. No appropriation! No regulations! No forms!

All that was needed was an act of Congress to get the money, total cooperation between lawyers and program staff to get regulations issued quickly, and the HUD Office of Management and Budget to approve forms not yet developed. Other requirements were to train 1,300 HUD field employees in a brand new program and have them explain the new program to 1,200 cities entitled to receive funds directly. Despite the hurdles, the job was accomplished!

The first execution grants were made in February 1975, less than 6 months from enactment of the program in August 1974. The rest will be made by July 1975.

The Housing and Community Development Act of 1974 which authorized the block grant program, requires that HUD provide the Congress a yearly report on progress of the program and the use of its funds. In the future, this report will provide a picture of the impact of the program and how well it is working.

In the interim, the Denver Region was asked to indicate the impact of the new program in its six mountain and Plains States. The Community Planning and Development staff interviewed local officials in 31 cities entitled to receive funds directly. Questions focused on seven areas: high priority community development needs, ongoing Urban Renewal and Model Cities activities, citizen participation, flexibility to address local priorities, the housing assistance plan,

the new application, and HUD's role. Here are the findings:

Priority Needs	Percent of Cities
Housing rehabilitation	74
Street construction	35
Land acquisition for housing	25
Park acquisition and/or development	25
Water facilities	22
Sanitary sewer facilities	19
Central business district projects	19
Storm sewer facilities	16

Local officials indicated that requirements for citizen participation and housing assistance plans resulted in these activities being given a priority more than three times as high as water or sewer projects.

Those activities receiving the lowest priority were proposed separately by seven cities without duplication. They included a parking facility, a fire station and truck, a senior center, a neighborhood facility, a flood control project, and historic preservation.

Of six model cities projects, local officials indicated five will continue those activities under the new program and one will phase them out. Of 23 cities with urban renewal activities, 21 will continue them and two will phase them out.

Citizen Participation

The block grant program has clear statutory requirements for citizen participation, including public hearings and their input in developing the application for a grant. Local officials indicated belief that the benefits outweigh the disadvantages.

The benefits cited most frequently were: identifying new needs, greater communication and improved local decision making. Local officials in several cities indicated that citizen input resulted in neighborhood support for the program. Two local officials indicated they heard from new segments of the community, and one stated it helped trim requests from local agencies for funds.

The main disadvantages cited were the amounts of time involved, problems incurred when needs identified by citizens were not addressed, and the difficulties involved in getting total citizen participation.

Flexibility to Address Local Needs

The community development block grant program lists eligible activities and gives local officials authority to establish priorities. Only one official felt there is still too much red tape. Most local officials were pleased with the flexibility of the new program. An official in Utah stated that HUD will no longer furnish "resolutions" for which local officials have to devise "problems." He said, "We now can devise our own programs to meet local needs rather than devising programs to compete for the former categorical grant programs."

Half of the officials specifically mentioned they could now address locally identified needs. Several indicated local standards could be utilized. Others stated that activities could now be tied together. One pointed out activities could be tied in with the local budget. Several local officials indicated the process for amending activities was easy. Others felt that being able to use funds for non-Federal shares of other grants provided added flexibility. Also, a firm target amount of funds helps planning, and the cities now could establish their own organizations rather than organizations tailored to national models, such as Model Cities or Urban Renewal agencies. Finally, they felt that red tape could be kept to a minimum.

Housing Assistance Plan

One local official in Colorado said the housing assistance plan had sparked dramatic change in his large suburban community, while providing the city planners and the city council a better understanding of housing

needs. The requirement that the city council make a firm written commitment on housing for lower income people is good, he said.

Many local officials indicated the first impact of the Housing Assistance Plan was to quantify their housing problems. One indicated that the plan identified, for the first time, the housing needs of the handicapped in his community. A fourth of the local officials said the housing assistance plan gives the city a leadership role with more control over housing location. Several local officials said the plan resulted in the city's undertaking a housing rehabilitation program. One pointed out that it has made citizens more aware of housing needs. On the negative side, one Colorado official indicated that the "city does not know what it's all about." Another in North Dakota reported that "if anything, it has stopped housing because it is holding up the allocation of housing units until the plan is approved." A majority of the local officials indicated that it is still too early to assess its impact.

The New Application Requirements

An assistant city manager in Colorado stated, "The application to HUD is a great deal simpler. We couldn't say our work is easier. However, it complements local governments by giving them the responsibility to document rather than being required to send it all off to someone else." The majority of the local officials reported that the community development block grant application was simpler than previous applications for HUD community development funds. Several indicated that it placed greater reliance on the city. A Wyoming official pointed out that certifications to agree to comply with various Federal requirements required the maintenance of "elaborate documentation." A South Dakota official was pleased that the new application "avoids nit-

picking detail before the fact." Three officials felt that although the application method was simpler, the amount of work involved was about the same as under the old categorical grant system.

HUD's Role

There was no clear consensus on HUD's role under the new program. Six local officials felt that HUD would be an adviser instead of an enforcer. Four felt that it was "hard to believe HUD's role will change much." Two saw HUD as more of an auditor than a helper. One felt there would be less direction from HUD. Another hoped that HUD would be helpful in providing "innovative solutions" to local problems. One anticipated less HUD monitoring. Another is expecting more guidelines. A Colorado official sees HUD's role changing "from patron to participant." Another Colorado official sees HUD as being "between citizens and city council less often than before."

Their highest priorities were for housing rehabilitation, street construction, and land acquisition for housing and parks. The cities submitting pre-applications were not required to go through such a planning process and their priorities were quite different. Water facilities and sanitary sewer facilities predominated. Whether these will remain as key local priorities when the full application process is carried out remains to be seen.

Understanding of the impact of the community development block grant program is obviously just beginning. How local officials will use the flexibility and authority they are given under the new program remains to be seen. But based on the present assessment, the new program is off to a good start.

Mr. Beale is Director of Field Operations, HUD's Denver Regional Office.

Federal Executive Boards Provide Support for Older Americans

Every day many older persons come into contact with Federal agencies that are able to provide information on their programs but are not able to give information about numerous other program services and resources available to older Americans. This is frustrating for all involved since, in many cases neither party knows where to turn to obtain the information needed. From the standpoint of the Federal Government, this represents missed opportunities to demonstrate the concern for the needs of older persons and the tools available for improving the quality of their lives.

This situation as expressed by Dr. Arthur S. Flemming, U.S. Commissioner on Aging, describes a predicament familiar to many elderly people who need information addressing common problems relating to transportation, nutrition, employment, income, health, housing, and personal security.

In a nationwide effort to assure that all older persons will have reasonably convenient access to program

resources, HUD's Region VI is actively supporting and promoting the work of the national organization of Federal Executive Boards (FEBs) which function locally to help older Americans. The boards are established at the initiative of the Administration on Aging of the U.S. Department of Health, Education and Welfare. The effort focuses on developing, evaluating and improving the delivery of information and referral services to older Americans through a concentrated interagency, intergovernmental endeavor in the local communities.

Established in 1961 by Executive Order, FEBs today number 25, and are located in major cities across the Nation. In Region VI, the cities of Dallas-Fort Worth, New Orleans, and Albuquerque-Santa Fe have established FEBs.

The Office of Management and Budget which provides policy guidance to FEBs directed them to make Information and Referral for older Americans a key objective of their annual work plans for FY 1975. Each

of the FEBs in Region VI has established Information and Referral Committees or task forces to carry out this objective in cooperation with their respective local area agencies on aging. This joint and coordinated effort is expected to result in meeting previously unmet needs of older Americans. An Information and Referral Directory of public and private agencies serving older Americans in the metroplex, developed and published in March of this year, contains all essential information. It will be updated at 6 month intervals in order to retain its usefulness.

To encourage the best use of the directory by Federal and local agency personnel who have information and referral responsibilities, a one-day seminar trains them on the information and referral process. This year's seminar was conducted by the Center for Studies on Aging of North Texas State University's School of Community Service and was attended by representatives from senior citizens' organizations and Federal, State and local agencies.

Socio-Economic and Housing Characteristics of the Elderly (Persons 65 years and over, in thousands)

Living Arrangement—1970 Census			Housing Quality—1970 Census		
Total	20,101	100%	Total in Occupied Units	18,994	100%
In Housing Units	18,994	94.5	With all plumbing	17,480	92
Owned Units	13,591	67.6	Lacking plumbing	1,514	8
Rented Units	5,403	26.9			
In Group Quarters	1,107	5.5	Not crowded	18,517	97
Nursing homes and homes for aged	924	4.6	Overcrowded	477	3
Other quarters	183	.9			

Source: Housing of Senior Citizens, 1970 Census of Housing

Incomes of Families and Individuals: 1970 (Median Income in Dollars)

	Families	% of U.S.	Individuals	% of U.S.
U.S. Average	\$9,867	100	\$3,137	100
Family Head/Individual, 65 years of age and over				
All Races	\$5,053	51	\$1,951	62
White	5,263	53	2,005	64
Black	3,282	33	1,443	46

Incomes of Families and Individuals: 1973 (Median Income in Dollars)

	Families	% of U.S.	Individuals	% of U.S.	1970-1973 % Increase	
					Families	Individuals
U.S. Average	\$12,051	100	\$4,134	100	22	32
Family Head/Individual, 65 years of age and over						
All Races	\$6,426	53	\$2,725	66	27	40
White	6,656	55	2,810	68	26	40
Black	3,282	33	1,443	46	29	32

Source: Current Population Reports, Bureau of the Census

Low-Income (Poverty) Characteristics: 1970 (Persons in thousands)

	In Families	% of Total	Individuals	% of Total
Total Low-income	20,330	100	5,090	100
Family member/Individual, 65 years of age and over				
All Races	1,974	10	2,735	54
White	1,592	8	2,392	47
Black	361	2	322	6

Low-Income (Poverty) Characteristics: 1973 (Persons in thousands)

	In Families	% of Total	Individuals	% of Total	1970-1973 % Decrease	
					In Families	Individuals
Total Low-Income	18,299	100	4,674	100	10	8
Family member/Individual, 65 years of age and over						
All Races	1,340	7	2,014	43	32	26
White	988	5	1,711	37	38	28
Black	331	2	289	6	8	10

Source: Current Population Reports, Bureau of the Census

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